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| Interview Summary | Application No. | Applicant(s) | |
| | 09/981,637 | MELCHIOR ET AL. | |
| | Examiner | Art Unit | |
| | Jennifer Liversedge | 3692 | |

All participants (applicant, applicant's representative, PTO personnel):

- (1) Jennifer Liversedge. (3) Jay Kramer.
 (2) Wess Jones. (4) _____.

Date of Interview: 30 May 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference
 c) ☒ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
 If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: US Patent 5,717,989 to Tozzoli et al..

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.


 Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: Discussion focused on the amended language in claim one regarding cumulative credit exposure anticipated to exist over a period of time. Tozzoli shows credit exposure anticipated to exist over time as cited in final rejection. Discussion regarding current application paragraph 102 where the language refers to anticipated cumulative credit exposure assuming a credit is paid in advance. As worded, Examiner finds that Tozzoli reads on application. Attorney is going to review the specification for distinguishing characteristics over Tozzoli, consult with inventors to clarify distinguishing material, and submit a proposal to Examiner for review. Examiner will advise upon receipt. .